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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/783,715	02/19/2004	Robert Staggs	026595-004800US	5593

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EXAMINER
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ORTIZ, BELIX M

ART UNIT	PAPER NUMBER
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2164

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	02/23/2007	PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding. .**

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/783,715	<b>Applicant(s)</b> STAGGS, ROBERT	
	<b>Examiner</b> Belix M. Ortiz	<b>Art Unit</b> 2164	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 11 January 2007.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-28 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-28 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                     | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

## DETAILED ACTION

### *Remarks*

1. In response to communications files on 1-December-2006, claims 1, 8-11, 19, 22, and 24 are amended per applicant's request. Therefore, claims 1-28 are presently pending in the application.

### *Claim Rejections - 35 USC § 112*

2. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

3. Claims 1-11 and 24-28 rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

Claims 1 and 24 recite the limitation "personal attributes of the user" which is subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that at the inventor(s), at the time the application was filed, had possession to the claimed invention.

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

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5. Claims 1-11, 19 and 22-28 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Regarding claims 1 and 24, the phrase "such that" renders the claim indefinite because it is unclear whether the limitations following the phrase are part of the claimed invention. See MPEP § 2173.05(d).

Regarding claims 9-11, 19, and 22 the phrase "whether" renders the claim indefinite because it is unclear whether the limitations following the phrase are part of the claimed invention. See MPEP 2173.05(d).

### ***Claim Rejections - 35 USC § 102***

6. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

7. Claims 1-7, 12-14, 17-18, 20, and 24-28 are rejected under 35 U.S.C. 102(b) (Eff. Filing date of application 2/19/2004) as being anticipated by Schmonsees (U.S. patent 5,842,221) (Eff. filing date of application 2/19/1997).

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As to claim 1, Schmonsees teaches a method comprising:

receiving a request from a user to access a frequently asked questions (FAQ) page (see column 1, lines 4-7);

retrieving account data for the user, wherein the account data comprises at least one personal attribute of the user (see column 3, lines 50-55 and column 5, lines 8-19); and

selecting a set of questions to display to the user based on the account data such that the set of question are personal to the user based on the personal attributes of the user (see column 4, lines 35-43).

As to claim 2, Schmonsees teaches the method further comprising formatting a set of personalized answers to the set of questions using the account data (see column 3, lines 56-58).

As to claim 3, Schmonsees teaches wherein formatting a set of personalized answers comprises selecting a first answer for a first question from a set of answers for the first question (see claim 1 and column 3, lines 56-58).

As to claim 4, Schmonsees teaches wherein selecting a first answer comprises determining a condition for the first answer is satisfied (see claim 1).

As to claim 5, Schmonsees teaches the method further comprising displaying the set of questions and the set of personalized answers to the user (see column 2, lines 29-40 and column

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5, lines 27-32).

As to claim 6, Schmonsees teaches the method further comprising:

before displaying the questions, determining an order for the set of questions using the user data (see column 4, lines 35-43 and column 5, lines 8-15); and

wherein displaying the set of questions comprises displaying the set of questions in the determined order (see figure 6).

As to claim 7, Schmonsees teaches wherein formatting a set of personalized answers comprises formatting at least one question to display information specific to the user by using the user account data (see claim 1; column 3, lines 56-58; and column 4, lines 35-43).

As to claim 12, Schmonsees teaches a method comprising:

receiving a request from a user to access a frequently asked questions (FAQ) page (see column 1, lines 4-7);

retrieving account data for the user (see column 3, lines 50-55 and column 5, lines 8-19);  
and

formatting an answer to a question using the account data (see column 3, lines 56-58).

As to claim 13, Schmonsees teaches wherein formatting an answer comprises selecting the answer from a set of answers for the question (see claim 1 and column 3, lines 56-58).

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As to claim 14, Schmonsees teaches wherein selecting the answer comprises determining a condition for the answer is satisfied using the account data (see claim 1).

As to claim 17, Schmonsees teaches the method further comprising displaying the question and the formatted answer to the user (see column 2, lines 29-40 and column 5, lines 27-32).

As to claim 18, Schmonsees teaches a method comprising:  
receiving a request from a user to access a frequently asked questions (FAQ) page about a loan acceleration program (see column 1, lines 4-7);

retrieving account data for the user, the account data including a type of repayment schedule for the loan acceleration program (see column 3, lines 50-55 and column 5, lines 8-19);

selecting a first question to display to the user based on type of repayment schedule (see claim 1); and

selecting at least one additional question using the account data (see claim 1).

As to claim 20, Schmonsees teaches the method further comprising formatting an answer to one of the questions using the account data (see column 3, lines 56-58).

As claim 22, Schmonsees teaches the method further comprising whether the account data indicates a recent change to the account, selecting a second question related to the change to display to the user (see claim 1; col.2, lines 29-40; col. 4, lines 35-43;; col. 5, lines 27-32)

As claim 23, Schmonsees teaches the method further comprising ordering the second question to be displayed before the first question and the additional question (see col. 4, line 35-43 and col. 5, lines 8-15)

As to claim 24, Schmonsees teaches a system comprising:

a first set of data containing a plurality of questions (see column 5, lines 12-13);

a second set of data containing account data for a plurality of users, wherein the account data comprises at least one personal attribute of each of the users (see column 4, lines 35-43);  
and

logic, communicatively coupled to the first set of data and the second set of data, the logic to receive a request from a user to access a frequently asked questions (FAQ) page, to retrieve from the second set of data the account data for the user, and to select a group of questions from the first set of data to display to the user based on the account data for the user such that the group of questions are personal to the user based on the personal attributes of the user (see column 5, lines 8-19).

As to claim 25, Schmonsees teaches the system further comprising a third set of data containing a plurality of answers, wherein each of the answers is associated with at least one of the questions and each of the questions is associated with one or more answers (see figure 6; claim 1; column 2, lines 29-39; and column 5, lines 8-19).



As to claim 26, Schmonsees teaches wherein the logic selects an answer to one of the group questions, based on the account data for the user, from a plurality of answers contained in the third set associated with the group question (see figure 6).

As to claim 27, Schmonsees teaches wherein the logic formats an answer to one of the group questions by inserting data obtained from the account data for the user into the answer (see claim 1; column 3, lines 56-58 and column 4, lines 35-43).

As to claim 28, Schmonsees teaches the system further comprising a display mechanism to display the group of questions (see column 5, lines 12-15).

### *Claim Rejections - 35 USC § 103*

8. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

9. Claims 8-11, 15, and 19 are rejected under 35 U.S.C. 103(a) (Eff. Filing date of application 2/19/2004) as being unpatentable by Schmonsees (U.S. patent 5,842,221) (Eff. filing date of application 2/19/1997) in view of Namba (U.S. Pub. 2003/0018629) (Eff. Filing date of application 1/31/2002).

As to claim 8, Schmonsees teaches wherein determining the set of questions comprises:

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evaluating a condition for a first question (see claim 1).

Schmonsees does not teach when the condition is satisfied, selecting the first question.

Namba teaches document clustering device, document searching system, and FAQ preparing system (see abstract), in which he teaches when the condition is satisfied, selecting the first question (see abstract).

It would have been obvious to a person having ordinary skill in the art at the time the invention was made to have modified Schmonsees by the teaching of Namba because when the condition is satisfied, selecting the first question, would enable the method to continue with the next step if the user past the condition, this make the method more secure.

As to claims 9, 10, 11, Schmonsees as modified teaches wherein the FAQ page is for evaluating a condition (see Namba, abstract and paragraph 36).

As to claim 15, Schmonsees does not teach wherein determining the condition for the answer is satisfied comprises determining the user is eligible for a service.

Namba teaches document clustering device, document searching system, and FAQ preparing system (see abstract), in which he teaches wherein determining the condition for the answer is satisfied comprises determining the user is eligible for a service (see abstract).

It would have been obvious to a person having ordinary skill in the art at the time the invention was made to have modified Schmonsees by the teaching of Namba because wherein determining the condition for the answer is satisfied comprises determining the user is eligible

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for a service, would enable the method to continue with the next step if the user past the condition, this make the method more secure.

As to claim 19, Schmonsees teaches the method further comprising:

. selecting an answer for one of the questions from a set of answers based on the determining (see figure 6).

Schmonsees does not teach determining whether the account data indicates the user is eligible for a service.

Namba teaches document clustering device, document searching system, and FAQ preparing system (see abstract), in which he teaches determining whether the account data indicates the user is eligible for a service (see abstract).

It would have been obvious to a person having ordinary skill in the art at the time the invention was made to have modified Schmonsees by the teaching of Namba because determining whether the account data indicates the user is eligible for a service, would enable the method to continue with the next step if the user past the condition, this make the method more secure.

10. Claims 16 and 21 are rejected under 35 U.S.C. 103(a) (Eff. Filing date of application 2/19/2004) as being unpatentable by Schmonsees (U.S. patent 5,842,221) (Eff. filing date of application 2/19/1997) in view of Lee et al. (U.S. Pub. 2003/0200118) (Eff. Filing date of application 4/18/2003).

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As to claim 16, Schmonsees does not teach wherein formatting an answer comprises formatting the answer to insert a value obtained from the user account data.

Lee et al. teaches system and method for payment of medical claims (see abstract), in which he teaches wherein formatting an answer comprises formatting the answer to insert a value obtained from the user account data (see abstract).

It would have been obvious to a person having ordinary skill in the art at the time the invention was made to have modified Schmonsees by the teaching of Lee et al., because wherein formatting an answer comprises formatting the answer to insert a value obtained from the user account data, would enable the method to add more information to the answer in view of the interest of the user.

As to claim 21, Schmonsees does not teach wherein formatting an answer comprises inserting a payment amount paid by the user into the answer.

Lee et al. teaches system and method for payment of medical claims (see abstract), in which he teaches wherein formatting an answer comprises inserting a payment amount paid by the user into the answer (see abstract and paragraph 3).

It would have been obvious to a person having ordinary skill in the art at the time the invention was made to have modified Schmonsees by the teaching of Lee et al., because wherein formatting an answer comprises inserting a payment amount paid by the user into the answer, would enable the method to add more information to the answer in view of the information stored on the user account.

*Conclusion*

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Belix M. Ortiz whose telephone number is 571-272-4081. The examiner can normally be reached on Monday-Friday 9am-5pm.


The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

bmo

February 19, 2007

  
ALFORD KINDRED  
PRIMARY EXAMINER